



Order Filed on August 21, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CXE 16-015613  
LOGS Legal Group LLP  
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Mount Laurel, NJ 08054  
(856) 793-3080  
Kathleen M. Magoon - 040682010  
Elizabeth L. Wassall - 023211995  
ATTORNEYS FOR U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE, FOR LEHMAN  
MORTGAGE TRUST MORTGAGE PASS THROUGH  
CERTIFICATES SERIES 2006-2

In Re:

NICHOLAS PEZZA AND JEANETTE PEZZA,  
DEBTORS

Case No.: 23-14796-RG

Judge: HONORABLE ROSEMARY  
GAMBARDELLA

Chapter: 13

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: August 21, 2023**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

This matter being opened to the Court by Robert Cameron Legg, attorney for the Debtor(s), upon filing of a Chapter 13 Plan, and U.S. Bank National Association, as Trustee, for Lehman Mortgage Trust Mortgage Pass Through Certificates Series 2006-2, hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtors' Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 878 River Drive, Elmwood Park, NJ 07407, *which said mortgage loan will mature during the plan term.*
2. At the time of bankruptcy filing, Debtor(s) owed Secured Creditor a total claim of \$379,418.60; as evidenced in Secured Creditor's Proof of Claim No. 8 filed on August 3, 2023.
3. Debtor(s) will apply through Secured Creditor's Servicing Agent for a loan modification on the mortgage loan secured by 878 River Drive, Elmwood Park, NJ 07407.
4. This loan modification review shall be completed by September 13, 2023, or as further ordered by the Court.
5. Starting July 1, 2023, Debtor(s) shall pay post-petition loss mitigation adequate protection payments, which currently are in the amount of \$3,699.41 per month, per the Order entered June 21, 2023, directly to Secured Creditor.
6. If a loan modification is not offered by September 13, 2023, or as further ordered by the Court, Debtor must within fourteen (14) days of thereof: 1) modify the Chapter 13 Plan to fully pay Secured Creditor's total claim of \$379,418.60 as filed in Proof of Claim No. 8, at 5.875% interest; or 2) modify the Chapter 13 Plan to surrender the subject property; or 3) Convert to a Chapter 7 case. *If the provisions of this paragraph are not complied with, the case may be dismissed upon motion of the Trustee, with notice to Debtors' Counsel and the Debtor(s).*
7. If the Debtor(s) fail to comply with this Consent Order or make any payments detailed in this Consent Order within sixty (60) days of the date the payment is due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing a Motion to Vacate the Automatic Stay the Bankruptcy Court, specifying the Debtors' failure to comply with the Consent Order, with a copy of any motion, supporting certification and proposed Order to be served on the Chapter 13 Standing Trustee, Debtors' Counsel and the Debtor(s) as required by the local bankruptcy rules.
8. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on June 12, 2023; ECF Doc.:18.
9. This Consent Order is hereby incorporated into Debtor(s)' Chapter 13 Plan and any Order Confirming Chapter 13 Plan as may be entered by the Court.

We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

Date: August 16, 2023

/s/ Cameron Legg

Robert Cameron Legg, Esquire  
Attorney for the Debtors

Date: 8/15/23

In re:  
Nicholas Pezza  
Jeanette Pezza  
Debtors

Case No. 23-14796-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 21, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2023:

Recip ID	Recipient Name and Address
db	+ Nicholas Pezza, 488 Dewey Avenue, Saddle Brook, NJ 07663-5904
jdb	+ Jeanette Pezza, 878 River Drive, Elmwood Park, NJ 07407-1029

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2023 at the address(es) listed below:

Name	Email Address
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S. Bank National Association, as Trustee, for Lehman M Mortgage Trust Mortgage Pass Through Certificates Series 2006-2 cshed@grosspolowy.com, ecfnofices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST SERIES 2005-A, ASSET BACKEDPASS-THROUGH CERTIFICATES dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee, for Lehman Mortgage Trust Mortgage Pass Through Certific ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Marie-Ann Greenberg	

District/off: 0312-2

User: admin

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magecf@magtrustee.com

Robert Cameron Legg

on behalf of Debtor Nicholas Pezza courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

Robert Cameron Legg

on behalf of Joint Debtor Jeanette Pezza courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

Sindi Mncina

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8